



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**

*Formed in the State of Florida*

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*Attorney for Toyota Motor Credit Corporation*

In re:

Andres Cruz

*aka* Andres Cotto

Debtor.

Order Filed on January 25, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Chapter: 13

Case No.: 19-27017-ABA

Hearing Date: January 24, 2023

Judge Andrew B. Altenburg Jr.

**CONSENT ORDER RESOLVING MOTION TO  
VACATE AUTOMATIC STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: January 25, 2023**



Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Debtor: Andres Cruz  
Case No.: 19-27017-ABA  
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE  
AUTOMATIC STAY AND CO-DEBTOR STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by Toyota Motor Credit Corporation (“Creditor”), and whereas the underlying loan is current as of January 18, 2023, and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Movant’s interest in the following property: 2016 Toyota 4Runner; VIN: JTEBU5JR2G5379048 provided that the Debtor complies with the following:

a. The Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the **February 11, 2023** payment.

2. All direct payments due hereunder shall be sent directly to Creditor at the following address: **Toyota Motor Credit Corporation P.O. Box 9490, Cedar Rapids, Iowa 52409-9490**.

3. The Debtor will be in default under the Consent Order if the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days’ notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Vehicle.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$188.00, respectfully to be paid through the Chapter 13 Plan.

**STIPULATED AND AGREED:**

/s/Charles M. Izzo

Charles M. Izzo, Esq.  
Law Office of Charles M. Izzo  
116 North 2nd Street, P.O. Box 2936  
Camden, NJ 08102  
*Counsel to Debtor*

/s/Gavin N. Stewart

Gavin N. Stewart, Esq.  
Stewart Legal Group, P.L.  
401 East Jackson Street, Suite 2340  
Tampa, FL 33602  
*Counsel to Creditor*

In re:  
Andres Cruz  
Debtor

Case No. 19-27017-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Jan 25, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2023:**

Recip ID	Recipient Name and Address
db	+ Andres Cruz, 554 North 35th Street, Camden, NJ 08105-1614

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 27, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2023 at the address(es) listed below:

Name	Email Address
Charles M. Izzo	on behalf of Debtor Andres Cruz cminj2001@yahoo.com izzocr79754@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

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User: admin

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Date Rcvd: Jan 25, 2023

Form ID: pdf903

Total Noticed: 1

Raymond Shockley, Jr

on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 8